

In the Claims

1. (Currently Amended) A method for on-line monitoring and on-line interaction and control of credit information from a credit report of a consumer of credit, the method comprising:

providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer;

the on-line consumer credit information management system accessing and retrieving credit information from the credit report of the consumer from a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by one or more credit grantors, the retrieved credit information comprising a plurality of credit items, each credit item associated with a specific credit grantor;

the on-line consumer credit information management system providing the retrieved credit information to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via the computer; and

the on-line consumer credit information management system providing the consumer the ability to communicate directly with one of the ~~one or more~~ credit grantors regarding ~~the retrieved credit information~~ one of the credit items by selecting the active link associated with the credit item.

2. (Cancelled)

3. (Currently Amended) The method as set forth in claim [[2]] 1 including the on-line consumer credit information management system computing the consumers credit score based upon the ~~at least one~~ credit report.

4. (Currently Amended) The method as set forth in claim 3 wherein the on-line consumer credit information management system provides the ~~at least one~~ credit report and the credit score to the consumer via the computer.

5. (Currently Amended) The method as set forth in claim 3 including the on-line consumer credit information management system archiving the ~~at least one~~ credit report and the credit score.

6. (Currently Amended) The method as set forth in claim 1 ~~wherein the retrieved credit information is at least one credit report and~~ wherein accessing and retrieving the consumer's credit information includes the on-line consumer credit information management system accessing the database of the credit reporting bureau on a periodic basis to obtain credit reports; and the on-line consumer credit information management system determining changes in the credit reports.

7. (Previously Presented) The method as set forth in claim 6 including the on-line consumer credit information management system creating an alert based on the changes in the credit reports.

8. (Previously Presented) The method as set forth in claim 7 including the on-line consumer credit information management system providing the alert to the consumer.

9. (Previously Presented) The method as set forth in claim 6 including the on-line consumer credit information management system archiving the credit reports.

10. (Previously Presented) The method as set forth in claim 1 including:
the on-line consumer credit information management system allowing the consumer to report an identity theft via the on-line consumer credit information management system;

the on-line consumer credit information management system providing forms to the consumer for reporting identity theft to selected organizations; and

the on-line consumer credit information management system receiving completed forms from the consumer and the on-line consumer credit information management system providing the completed forms to the selected organizations.

11. (Previously Presented) The method as set forth in claim 1 comprising:
the on-line consumer credit information management system computing the expected interest rates the consumer should pay for specific types of loans based on the consumers credit score; and

the on-line consumer credit information management system providing the expected interest rates to the consumer.

12. (Previously Presented) The method as set forth in claim 1 including the on-line consumer credit information management system archiving the credit information retrieved from the credit reporting bureau database.

13. (Previously Presented) The method as set forth in claim 12 including the on-line consumer credit information management system accessing the credit information that is archived by the on-line consumer credit information management system.

14. (Currently Amended) A method for on-line monitoring and control of credit information of a consumer of credit, comprising:

providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer;

the on-line consumer credit information management system allowing the consumer to select at least two or more of the following services offered by the on-line consumer credit information management system: obtaining and tracking credit reports and/or scores; monitoring credit; reporting lost credit cards; identity theft reporting; ~~compute~~ calculating hypothetical interest rates that the consumer should pay for specific

types of loans based on the consumer's credit information; and access-accessing credit information archived by the on-line consumer credit information management system.

15. (Currently Amended) The method of claim [[14]] 21, comprising the on-line consumer credit information management system providing credit information of the consumer from the credit information management database to the consumer's computer based on one of the services selected by the consumer.

16. (Previously Presented) The method of claim 15, comprising the on-line consumer credit information management system allowing the consumer to request changes in the consumer's credit information directly with one or more credit grantors.

17. (Currently Amended) The method of claim [[15]] 21, comprising the on-line consumer credit information management system retrieving the credit information from ~~communicating with a~~ the database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by one or more credit grantors.

18. (New) The method of claim 1, wherein the plurality of active links are links to report inaccuracies of the credit items.

19. (New) The method of claim 1, wherein the plurality of credit items are associated with the same credit grantor or with different credit grantors.

20. (New) The method of claim 1, wherein selecting the active link associated with one credit item, the on-line consumer credit information management system generates a form for directly contacting the credit grantor via mail.

21. (New) The method of claim 14, comprising the on-line consumer credit information management system accessing and retrieving credit information comprising a

plurality of credit items, each credit item associated with a specific credit grantor, and storing the retrieved credit information in a credit information management database; and wherein each of the services offered by the on-line consumer credit information management system obtains credit information used by the services from the credit information management database.

22. (New) A method for on-line monitoring, interaction and control of credit information of a consumer of credit using the consumer's credit report, the method comprising:

providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer;

the on-line consumer credit information management system accessing and retrieving credit information from the consumer's credit report from a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by credit grantors, the retrieved credit information comprising a plurality of credit items, each credit item associated with a specific credit grantor; and

the on-line consumer credit information management system providing the retrieved credit information to the consumer in an active itemized format comprising a plurality of active links, each of said active links being associated with a respective one of the credit grantors to provide the consumer the ability to initiate contact with the credit grantors regarding the credit items.